Toma, 197 U.S.P.Q 852 (C.C.P.A. 1978). In this case, however, the C.C.P.A. specifically rejects the notion that case law establishes a separate 101 determination of whether a claimed invention is within the "technological arts".

[T]he examiner has taken language from the cited cases and attempted to apply that language in a different context. Musgrave, In re Benson, and McIlroy all involved data processing methods useful in a computer. Furthermore, all of those cases involved "metal steps" rejection. The language which the examiner has quoted was written in answer to "mental steps" rejection and was not intended to create a generalized definition of statutory subject matter. Moreover, it was not intended to form a basis for a new §101 rejection as the examiner apparently suggests. To the extent that this "technological arts" rejection is before us, independent of the rejection based on Benson, it is also reversed.

Id. at 857 (emphasis added).

Thus, there is no "technological art" rejection. Accordingly, the statutory subject matter inquiry is as stated in <u>State Street Bank & Trust Co. v. Signature Financial Group, Inc.</u>, 149 f.2d. 1368 (Fed. Cir. 1998), statutory subject matter should be based on whether the claimed invention produces a useful, concrete, and tangible result, and that the "plain and unambiguous meaning of Section 101 is that any invention falling within one of the four stated categories of statutory subject matter may be patented, provided it meets the other requirements for patentability set forth in Title 25". <u>Id.</u> at 1372,1374.

The Examiner states that the above-cited portions of <u>State Street</u> do not apply to the present matter, because this is a "technological arts" rejection and <u>State Street</u> did not address this rejection. It was not addressed, because there is no "technological arts" rejection, therefore it is inaccurate to state that State Street does not apply to the present application.

Furthermore, the Examiner cites to <u>Ex parte Bowman</u>, 61 U.S.P.Q.2d 1669 (B.P.A.I 2001), in support of the "technological arts" rejection, however, this case also does not stand for this proposition. In particular, <u>Bowman</u> states that "we find that the invention before use is

nothing more than an abstract idea". <u>Id</u>. at 1671. Thus, the Board ruled under the well-known long-standing rule that an abstract idea is not patentable.

The present invention, in accord with the test of <u>State Street</u> meets all of the requirements of Title 35, namely, 102, 103, and 112, and produces a useful, concrete, and tangible result, namely, a secure anonymous method of conducting a transaction.

Notwithstanding the foregoing, the invention as claimed clearly recites technology. The Examiner cites to various elements of claim 1 that can be performed with or without technology, however, the Examiner appears to ignore the remainder of the claim and the "electronic means" language. Applicant is not aware of any requirement that each and every element of a claim requires technology. In fact, the opposite is true. The Examiner cites to Diamond v. Diehr, 450 U.S. 175 (U.S 1981), which states that an invention that incorporates an otherwise unpatentable abstract idea may result in patentable subject matter if the invention as a whole produces a useful, concrete, tangible result. The abstract idea would not fall within the useful/technological arts, however, the invention still defines patentable subject matter. Clearly, the present invention falls in to this category.

The limitation of electronic means cannot be ignored. Under 35 U.S.C. § 112 means plus function claims are allowed and statutory. They define a structural limitation by the function performed. In the present matter, the specification clearly states that the invention takes advantage of the existing credit card system (page 12, lines 15-16). Thus, this aspect of the present invention is not unlike the system disclosed in Risafi et al., which is clearly technology. The electronic means limitation is proper and clearly recites structural technology. Thus, Applicant respectfully submits that the claims recite statutory subject matter and respectfully request withdrawal of the rejection under 35 U.S.C. §101.

With regard to the rejection of the claims under 35 U.S.C. § 103, Applicant respectfully traverses this rejection. Applicant submits herewith a supplemental declaration setting forth in greater detail facts and circumstances surrounding conception and constructive reduction to practice of the present invention. The declaration establishes that the Application was in possession of the invention on a date prior to the effective date of the Southworth reference. For this reason, Applicant respectfully requests withdrawal of the rejection under § 103

Notwithstanding the foregoing, Applicant respectfully submits that the Southworth reference does not disclose certain aspects of the present invention. In this regard, the Examiner states that the anonymous limitation appearing in claim 1 bears little weight. It is respectfully submitted that this does not reflect a complete understanding of the contribution of this limitation to claim 1. Anonymous means something or someone which is unnamed, or it refers to the ability to access a information without reference to the person or entity who is making the request, or data that were collected without identifiers and that were never linked to an individual. In the context of claim 1, the use of the term anonymous in connection with the issuance of the card can be understood as front-end anonymity. In other words, there is no personal information conveyed in association with issuance of the card. Front-end anonymity guarantees anonymity on the back end, i.e. when the card is used (if there is no personal information on the front end there cannot be any on the back end). It is this back end anonymity that is the focus of Southworth.

For example, Southworth states that the prepaid cards control anonymity when the cards are used "The prepaid card is the first time consumers can control the online payment process". Online payment is the back end of the process. Southworth does not state or imply anything about the front end of the process. It merely states where the cards are available, and in what denominations. There is no suggestion or teaching that the issuance of the card is anonymous.

Accordingly, Southworth does not teach the claimed invention. Based on the forgoing, Applicant respectfully requests withdrawal of the rejection under 35 U.S.C. § 103.

Applicants have made a diligent effort to place the claims in condition for allowance. However, should there remain unresolved issues that require adverse action, it is respectfully requested that the Examiner telephone Daniel A. Rosenberg, Applicants' Attorney at 515-288-2500 so that such issues may be resolved as expeditiously as possible.

For these reasons, and in view of the above amendments, this application is now considered to be in condition for allowance and such action is earnestly solicited.

Respectfully Submitted,

Attorney

Reg. No. 44308

Daniel A. Rosenberg Attorney Suite 2500, The Financial Center 666 Walnut Street Des Moines, Iowa 50309-3993

Tel. 515-288-2500



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):

Lourie

Application No.: 09/884,868

Filed: 6/19/2001

Title: Internet Cash Card

Attorney Docket No.: 5044600/30250

Art Unit:

3625

Examiner:

Zurita, James H

SUPPLEMENTAL DECLARATION UNDER 37 CFR 1.131

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

- 1. I am counsel of record for the above-identified inventor of the present invention, and have personal knowledge of the facts set forth herein.
- 2. The acts and facts set forth in this declaration were carried out in the United States of America.
- 3. On or about May 26, 1999, I was informed of the existence of the present invention and upon consultation with the inventor advised that a patentability search be performed. Consistent with the standard and routine practice of my law office, I opened a case report upon the initiation of the matter. A copy of the case report for the patentability search is attached to this declaration and states a date of May 26, 1999.

- 4. On or about June 25, 1999, an email was received from the inventor discussing certain aspects of the invention, including, security, anonymity, and the difference between the invention and conventional credit cards. A copy of this email is attached hereto.
- 5. On or about July 26, 1999, a letter was transmitted requesting a patentability search be performed on the present invention. The letter details my understanding of the invention as conveyed to me orally by the inventor. The letter reflects that the invention consists of an anonymous purchase and use of a credit card like device. A copy of this letter is attached hereto.
- 6. On or about August 3, 1999, the search results were received. A copy of the search results summary is attached hereto.
- 7. Enclosed are billing records for my services performed in connection with the patentability matter involving the present invention. These records indicate that the search results were reviewed on September 16, 1999, and the inventor was contacted. On September 27, 1999, I met with the inventor to review the search results and discuss patent preparation and filing matters.
- 8. Also enclosed are billing records for my services performed in preparation of the present application. The records reflect that work on the application began on March 8, 2001, and progressed until the patent application was constructively reduced to practice on June 19, 2001.

The undersigned, attorney of record, being hereby warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and that such willful false statements may jeopardize the validity of the application or any resulting registration, declares that the facts set forth in this declaration/application are true, all statements

made based on information and belief are believed to be true; and all statements made on information and belief are believed to be true.

Respectfully Submitted,

4-4-09

Date

Daniel A. Rosenberg

Attorney

Reg. No. 44308

Daniel A. Rosenberg

Attorney
Suite 2500, The Financial Center
666 Walnut Street
Des Moines, Iowa 50309-3993

Tel. 515-288-2500

NEW CASE REPORT

Date:	5/26/99	Received b	ру: D	AR		partment:	Patents	& Trademarks
					2nd	Dep't.		NONE
Client No.:	504460	\mathcal{Q}			Case No.:	302	<i>(OD)</i>	
	(To be ass	igned by Bookke	eping)				(To be assigned by Boo	kkeeping)
CLIENT:	Ronald L	ourie			CASE	NAME	PS: Internet	Card
Attention				-			Social Sec. No.	
							Work	
Address	: 3961 Wood	dland, Sul	te 4				Phone No, Home	<u> </u>
	West Des	Moines, I	A 50266				Phone No	
Related Comp	oanies:						Phone No.	
	ess of Insured:	N/A						
584	Addres	s:						
BUSINESS	CREDIT:	JDS - 100%		R	ESP. P	RORA	TE CREDIT: _ ್ರ	DS
Responsible (V	Vorking) Attorney	/s/Assts <u>၂</u>	DS KAH	DAR	·		BILLING ATTY:	JDS
Engagement Mailed On File Exempt	Letter?:	Date, Desc		(150)			Estimated Fee: <u>2/8</u> Quoted? ☐ Yes ☐ No	
Billing Freque	·	Billing Method: Hourly Results Contingent Other Expl	(use <u>ONLY</u> if approv	al is sough	nt)		Rate: ⊠ Regular OR □ Other fee arrangemer	nt - Describe:
CLIENT: Ne For NEW Clie	ew 🙀 Old ents, enter Credit F	References:		J	IL 27	1996	CASH ADVANCE estima How much above \$1,0	ed above \$1,000?: 00?:
Estimated Comp							rol Calendar Blue Slip Atl	_
 Employment Law	v: Seminar?	☐ Newslet	er? 🗆	Business	Law: S	eminar?	☐ Newsletter? ☐	
Check if: Lon-	don Matter: 🔲	Lex N	/undi Matter: □					
Add to Announce	ement List?	☐ Yes	Attention of:					
Referral Name: Address:							la. Network	
LITIGATION	CASES (Identify	/ sub-departmen	ts and answer docke	ting questi	ons.)			
Admin. Law:		Business L			Criminal La	iw: N/A		
Insurance Defen	se: N/A FILED? ☐ YES		Continger		VA DNO		Labor & Employmen	
f Yes, select cou	rt: Federal Cour	. 1	IS CASE REMOVA Deadline Date:	PPIE ([] A	E9 ∐ NO		Expiration Date:	TIONS? TYES NO
	SSUE INVOLVED		CLIENT IS: Plain	ntiff (Petitic			IS THERE A COUNTE	RCLAIM? TYES NO
Return Case Ren	ort to: RaDoni				File Locatio	n: DAR	Permissive? ☐ Mand	aroi A : Dare :

	in fan Risender
	Date: Friday, June 25, 1999 12:29:45 PM
<	Subj: No Subject This is the closest thing to my idea that
l	have found - it's not really that close as it
Q	This is the closest thing to my idea that have found - it's not really that close as it for neither security, anonymity or credit-card free commerce.
	•eWallet is a tool you can use to access all of your favorite web
	 Use eWallet to store all of your personal and payment information securely on your desktop. Purchase online by simply dragging your credit card of choice from your eWallet to a checkout form. Free online electronic wallet As Wallet provides one click basels from shapping at hundreds of your
	 eWallet provides one-click, hassle-free shopping at hundreds of your favorite sites.
	 You'll never have to re-enter your personal information into online forms again.
	 You can search and access merchants quickly and conveniently from your desktop.
	eWallet works on these sites and hundreds of others!
	Welcome Questions? Install and Use Register Where to Shop Merchant Inquiries Company Information In the News
	Contact Us Career Opportunities Privacy Policy Download eWallet
	©1998-99 Launchpad Technologies, Inc. All rights reserved.

- What is eWallet?
- •Why should I download eWallet?
- Does eWallet cost anything?
- •How does eWallet work?
- •How do I use my eWallet?
- •Where can I use my eWallet?
- •How long does it take to download eWallet?
- •Is eWallet compatible with all major browses?
- •What are the minimum requirements to use eWallet?
- Does eWallet work internationally?
- •Is eWallet secure?
- When will you have a Macintosh version?
- •When will you have a Windows NT version?
- •Is it safe to send credit card information over the Internet?
- Where is the information stored? Who has access to it?
- •How do I get a new version of eWallet?
- •I'm not sure-my eWallet is updating. How do I check?
- A couple of times I've noticed that eWallet seems to quit and restart. What's going on?
- •I tried eWallet on a site and it didn't appear to work. What does that mean?
- •Can I put pictures in my eWallet?

What is eWallet?

eWallet is a new PC application that makes online shopping and searching

easy. With eWallet, you enter your personal and payment information ONCE. Then, by using your secure eWallet, you can register and shop at hundreds of sites on the web. eWallet works with all of your credit and debit cards, and all of your personal information is safely stored on your computer.

Back to Top

Why should I download eWallet?

If you do any shopping at online stores, or register for their sites, eWallet is for you. eWallet makes checking out simple and fast. It's

like having access to an express checkout lane at every online store! Back to Top

Does eWallet cost anything?

No, eWallet is free! Free to download and free to use at all your favorite shopping sites.

Back to Top

How does eWallet work?

eWallet stores the data you enter safely and securely on your PC. When you drag your ID or Credit Card to an online order form, eWallet automatically fills in the appropriate information on the page. You simply click once to submit it to the merchant (after you quickly review your submission). You stay in complete control of your data.Back to Top How do I use my eWallet?

- 1.Download and run the eWallet application.
- 2.Go to your favorite online merchant's site and select the products you would like to buy.
- 3. Proceed to the check out page where you need to input personal data (name, address, credit card).
- 4. Open the eWallet by clicking on the eWallet icon and typing in your password.
- 5.Click, drag and drop your credit card of choice onto the merchant's order form (if there are multiple pages in the merchant order form, drag your credit card to each page.)
- 6. Check your order, click the submit button and you are done! Your purchase is on its way.

Back to Top Where can I use my eWallet?

You can use your eWallet to buy from all of your favorite online merchants. Back to Top

How long does it take to download eWallet?

Downloading the eWallet tool takes less than three minutes! That's it! Click on the download icon and in under three minutes you are ready to

begin shopping.

Your eWallet is now the only stop you need to make to do all of your shopping. It eliminates all the wasted time you spent searching for best

buys and filling out credit card forms on merchant websites. You will never have to fill out a form again which will give you more time to spend on other more important tasks. Once you begin using eWallet, you will never shop without it!

Back to Top

Is eWallet compatible with all major browsers?

eWallet works with Microsoft Internet Explorer and Netscape Navigator browsers versions 4.0 and higher.Back to Top

What are the minimum requirements to use eWallet?

eWallet requires Windows 95/98/NT and Internet Explorer 4.0 or Netscape

Navigator 4.0 (or newer). Back to Top

Does eWallet work internationally?

eWallet currently works for domestic as well as international users. Back to Top

Is eWallet secure?

Yes, eWallet stores your personal data only on your computer and uses encryption technology to protect the data. No one can access your eWallet and the data in it without your password, so protect it like you would any other PIN (personal identification number). When you submit your data to a shopping site, you use their security and encryption technology.Back to Top

When will you have a Macintosh version?

We currently do not have a Macintosh version of the eWallet, but we will keep you posted. Back to Top

When will you have a Windows NT version?

The most recent version of eWallet supports Windows NT. If you are using

NT, download the latest version and you are ready to enjoy the conveniences of eWallet. Back to Top

Is it safe to send credit card information over the Internet? Yes, it is, if you're using a browser that supports a secure server, and if you're at a site that uses that feature. Most good ecommerce sites

do, and then it is safe. Back to Top Where is the information stored? Who has access to it? The information is locally, encrypted on your hard disk. We never get it, nor give it out. We simply let you use it to fill out forms at a

site then submit them using their security to the commerce site.Back to Top

How do I get a new version of eWallet?

eWallet is intended to update to new versions automatically. When eWallet starts up, it checks the eWallet server to determine if an update is necessary. If so, it will automatically download the new version and replace itself. Back to Top

I'm not sure my eWallet is updating. How do I check?
Under certain circumstances, particularly with very early versions of eWallet, there is a possibility that it is not automatically updating. This is most common with dialup connections, where eWallet has been started before connection with the Internet has been established. There are two ways to fix this. First, you can start up, connect to the Internet, then quit and restart eWallet manually (right-click in the eWallet taskbar to quit). In newer versions of eWallet, a right clicking on the taskbar brings up a menu with a "Check for update" option. Selecting this will cause eWallet to connect to the server and check for a new version.Back to Top

A couple of times I've noticed that eWallet seems to quit and restart. What's going on?

This means that eWallet has detected a new version and automatically updated to the newest version. All of your data, however, is intact, and you probably will discover new features and capabilities.Back to Top I tried eWallet on a site and it didn't appear to work. What does that mean?

When you drag your eWallet onto a page, eWallet attempts to recognize the page. If it does, the page is filled in. When commerce sites change their order forms, it may take a few days before eWallet is updated to recognize them. eWallet checks for updates each time it starts up and downloads any changes. Back to Top

Can I put pictures in my eWallet?

Just like your real wallet, the eWallet has a space for photographs.

Just double click on the photograph space and locate the image file you

want to see each time you open your eWallet. Back to Top

Welcome | Questions? | Install and
Use | Register |
Where to Shop
Merchant Inquiries | Company Information | In the
News |
Contact Us
Career Opportunities | Privacy Policy | Download eWallet

©1998-99 Launchpad Technologies, Inc. All rights reserved.

DAVIS, BROWN, KOEHN, SHORS & ROBERTS, P.C.

666 Walnut Street, Suite 2500 Des Moines, Iowa 50309 telephone (515) 288-2500 facsimile (515) 243-0654

Sent	Telecopy Received 7-26
ime: _	

FAX TRANSMITTAL

Lena Tsoy to: (703) 685-8616 fax #: DANIEL A. ROSENBERG, ESQ. from: e-mail address "dar@lawiowa.com" July 26, 1999 date: Patentability Search for Internet Shopping Card re: 3, including this cover sheet

Ron Lourie/PS: Internet Card [New Case] NOTES:

The documents accompanying this fax transmission contain confidential information belonging to the sender. This information may be legally privileged. The information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on or regarding the contents of this faxed information is strictly prohibited. If you have received this fax in error, please notify us immediately by telephone to arrange for return of the original documents to us.

pages:

DAVIS, BROWN, KOEHN, SHORS & ROBERTS, P.C.

ATTORNEYS AND COUNSELORS AT LAW

DONALD J. BROWN WILLIAM J. KOEHN JOHN D. SHORS STEPHEN W. ROBERTS WILLIAM R. KING ROBERT F. HOLZ. JR. DENNIS D. JERDE ROBERT A. GAMBLE MICHAEL G. KULIK RICHARD E. RAMSAY F. RICHARD THORNTON THOMAS E. SALSBERY FRANK J. CARROLL BRUCE I. CAMPEFII JONATHAN C. WILSON PATRICIA A. SHOFF STEVEN L. NELSON DAVID B. VANSICKEL

GENE R. LASUER
DEBORAH M. THARNISH
BRIAN L. WIRT
KENT A. HERINIK
ROBERT J. DOUGLAS, JR.
NICHOLAS H. ROBY
MARK D. WALZ
GARY M. MYERS
STANLEY J. THOMPSON
DAVID A. TANK
DAVID M. ERICKSON
LORI TORGERSON CHESSER
JO ELLEN WHITNEY
BECKY S. KNITSON
JULIE JOHNSON MCLEAN
DAVID D. NELSON
BEVERLY EVANS

M. DANIEL WATERS
CHRISTOPHER P. JANNES
SHARON K. MALHEIRO
KRIS HOLUB SMITH
WILLIAM A. BOATWRIGHT
THOMAS J. HOUSER
KENDALL R. WATKINS
SCOTT M. BRENNAN
DEBRA RECTENBAUGH PETILI
DENISE R. CLATON
MATHEW E. LAUGHLIN
MARK L. STEMBER
JUDITH R. LYNN BOES
DANIEL A. ROSENBERG
ALLA R. ZAPRUDSKY
AMY C. CHURCHILL

KENT A. HERINK DANIEL A. ROSENBERG PATENTS

NEAL SMITH DONALD A. WINE A. J. GREFFENIUS C. CARLETON FREDERICI SALLY A. REAVELY WILLIAM D. THOMAS DAVID W. DUNN OF COUNSEL

HARLAN J. THOMA

A. ARTHUR DAVIS

THE FINANCIAL CENTER
666 WALNUT STREET, SUITE 2500
DES MOINES, IOWA 50309-3993
TELEPHONE (515) 288-2500
FACSIMILE (515) 243-0654
CABLE: DAVIS LAW

July 26, 1999

Via Facsimile (a)(703) 685-8616

Ms. Lena Tsoy 1900 S. Eads St. #406 Arlington, Va. 22202

Re:

Patentability Search for Internet Shopping Card

Dear Lena:

Many thanks for the work on the light bulb search. I had one question that maybe you could help me with. I received two copies of the light-bulb search report, which reminded me that I thought there was a second search for which I had forwarded you a disclosure. For the life of me I cannot remember what the second search was, or who it was for. If you remember could you please let me know.

I have another search for you, and this is the one we talked about last week on the phone. This invention is still at the conceptual stage so I do not have much detail. The invention involves the use of the internet for shopping. In particular, the use of a special card for internet shopping. The card is much like a phone card, in that it can be issued in various amounts and then used to purchase services over the internet. The card could be purchased in person through retail stores, banks, grocery stores, and the like. The card would function like a credit card, except that you prepay for a specific amount of credit in advance. The advantage of the internet card is that it could not be rejected by the on-line retailer, and on-line retailer would not require any verification since the user has already per-paid for the card. Further, the user who is wary of on-line purchases could use the card instead of giving out their credit card number. They only risk the amount invested in the individual card.

Ms. Lena Tsoy July 26, 1999 Page 2

I hope this provides you with enough information to perform the search, if not please do not hesitate to contact me. Again, thanks for the help.

Sincerely,

DAVIS, BROWN, KOEHN, SHORS & ROBERTS, P.C.

Daniel A. Rosenberg

Daniel A. Rosmlers

DAR~rsh

TRANSACTION REPORT

JUL-26-99 MON 02:20 PM

SEND(D)

 DATE
 START
 RECEIVER
 TX TIME
 PAGES TYPE
 NOTE
 M♯ DF

 JUL-26 02:18 PM 16579015579027238402
 2'06"
 3 SEND
 (D)OK

elenatsoy@erols.com Phone: 703 8679285 Fax: 703 6858616

ELENA TSOY



71.1		
ļ. -	Telecopy	
Sent [Received	
_ &	-5	
Time:		

To: Dan Rosenberg From: ELENA TSOY Fax: (515) 243-0654 Date: August 3, 1999 Phone: (515) 288-2500 Pages: 3 pages Re: report CC: Urgent □ For Review □ Please Comment □ Please Reply □ Please Recycle	·Comm	onts:			,		
Fax: (515) 243-0654	□ Urge	ont 🗆 F	or Review	□ Please Comment		☐ Piease Reply	□ Please Recycle
Fax: (515) 243-0654	Re:	report		\$\frac{1}{2}	CC:		:
Fax: (515) 243-0654	Phone	: (515) 28	18-2500		Pages:	3 pages	
LLIA 1601					Date:	August 3, 1999	
	To:			:	From:	ELENA TSOY	

ELENA TSOY Ph.D. Chemistry, M.S. Chemical Engineering 1900 S. Eads Street, #406 Arlington, VA 22202

August 3, 1999

Davis, Brown, Koehn, Shors & Roberts, P.C. 666 Walnut Street, Suite 2500 Des Moines, Iowa 50309

Re: Internet Shopping Card

OBJECTIVE

A search was directed to an Internet shopping system using a special shopping card. A customer has to prepay a specific amount in advance to buy the shopping card.

RESULTS OF THE SEARCH

An Internet shopping system using by a customer a special shopping card has not been found.

- U.S. Patent 5,930,777 to Barber discloses a method for charging a consumer for access over the Internet to a vendor's information using tokens (Abstract). The tokens can be issued with a banker if the consumer has credits on his account.
- U.S. Patent 5,909,492 to Payne et al. discloses a network sale system comprising a buyer computer, a merchant computer and a payment computer (col. 1, lines 52-56). The payment computer creates a buyer's account using a buyer's credit card information (col. 6, lines 19-30). The buyer can use the account in the payment computer to purchase goods.
- U.S. Patent 5,913,203 to Wong et al. discloses an Internet shopping method comprising a pseudo cash unit repository. A customer can purchase merchandise and information from a vendor using a pseudo cash unit (col. 3, lines 42-58). The repository can be a bank or a credit card company (col. 5, lines 6-16).

The following references are related to an Internet shopping system:

U.S.5,825,881 to Colvin U.S.5,822,737 to Ogram U.S.5,890,137 to Korceda U.S.5,899,980 to Wilf et al.

The field of the search included: 705/26

U.S. Only and Foreign

705/24,25,39,40,41,44

U.S. Only

Examiner Tkacs of Art Unit 2761 was consulted regarding the field of the search.

The manual search was supplemented by an automated keyword text search performed on the Automated Patent System (APS) computer data base at the USPTO.

ELENA TSOY Ph.D. Chemistry, M.S. Chemical Engineering 1900 S. Eads Street, #406 Arlington, VA 22202

August 3, 1999

Fax: (703) 685-8616

Bus: (703) 867-9285

SSN: 579-21-09-05

Davis, Brown, Koehn, Shors & Roberts, P.C. 666 Walnut Street, Suite 2500 Des Moines, Iowa 50309

Re: Internet Shopping Card

Search:

\$ 250.00

5044600 .. RONALD LOURIE 30260 .. PS: INTERNET CARD

Racio	Into	rmation
COOK	HHOI	ппанон

Invoice

714816

Bill To

RONALD LOURIE

Date

09/07/1999

Contact

11011/125 20011

Period

199909

Balance

\$0.00

Current

Summary Information

Type	Billed	<u>Receipts</u>	<u>Advance</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
Fees	\$57.50	\$57.50	\$0.00	\$0.00	\$0.00	\$0.00
Cost Advance	\$275.69	\$275.69	\$0.00	\$0.00	\$0.00	\$0.00
Cost Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$333.19	\$333.19	\$0.00	\$0.00	\$0.00	\$0.00

Activity Information

Ref	<u>Date</u>	Attorney Activity	Hrs/Units	<u>Rate</u>	<u>Amount</u>	Orig Hrs	Orig Amount
1.	07/26/1999	DAR LSR	0.50	115.00	57.50	0.50	57.50
	Comment	Draft search request	letter to patent	searcher.			
2	07/26/1999	TELE			1.69		1.69
	Comment	Alexandria/VA					
3	08/09/1999	SRCH			250.00		250.00
	Comment	FOR PATENT SEAF	RCH.				
4	08/24/1999	PYMT			24.00		24.00
	Comment	US F-MAIL SYS					

InvoiceToDate Allocations

Attorney	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	0.50	\$57.50	-\$57.50	\$0.00	\$0.00	\$0.00

MonthToDate Allocations

<u>Attorney</u>	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Ledger Information

<u>Date</u>	Reference	<u>Batch</u>	<u>Type</u>	<u>Fees</u>	Cost Adv	Cost Inc	<u>Total</u>
10/07/1999	7960	8484*11	Cash Receipt	-\$57.50	-\$275.69	\$0.00	-\$333.19

Note FROM LAURIE CONSULTING & DEVELOPMENT

Legal Insight Inquiry Case Invoice Detail 5044600 .. RONALD LOURIE 30260 .. PS: INTERNET CARD

5044600 .. RONALD LOURIE 30260 .. PS: INTERNET CARD

_					
μ_{2}	CIC	Into	rm	atior	١
110	311.	HHU	,,,,,	auvi	3

Invoice

717439

Bill To

RONALD LOURIE

Date Period 10/07/1999 199910 Contact Balance

\$0.00

Current

Summary Information

Туре	<u>Billed</u>	<u>Receipts</u>	<u>Advance</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
Fees	\$322.00	\$322.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Advance	\$13.30	\$13.30	\$0.00	\$0.00	\$0.00	\$0.00
Cost Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$335.30	\$335.30	\$0.00	\$0.00	\$0.00	\$0.00

Activity Information

Ref	<u>Date</u>	Attorney Activ	vity Hrs/Units	<u>Rate</u>	<u>Amount</u>	<u>Orig Hrs</u>	Orig Amount
<u>—</u> 5	09/16/1999	DAR LSR	2.00	115.00	230.00	2.00	230.00
	Comment	Review search	report and prior ar	t patents, con	tact client regardi	ng details of ir	nvention.
8	09/27/1999	DAR LSR	0.80	115.00	92.00	0.80	92.00
	Comment		on Lourie regarding illing patent applica		or art patents and	discussion o	f procedure for
6	09/27/1999	PHC	14.00	0.10	1.40	14.00	1.40
	Comment	1911					
7	09/27/1999	PHC	119.00	0.10	11.90	119.00	11.90
	Comment	ant.					

InvoiceToDate Allocations

Attorney	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	2.80	\$322.00	-\$322.00	\$0.00	\$0.00	\$0.00

MonthToDate Allocations

Attorney	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Ledger Information

<u>Date</u>	Reference	<u>Batch</u>	<u>Type</u>	<u>Fees</u>	Cost Adv	Cost Inc	<u>Total</u>
	1211	8965*22	Cash Receipt	-\$322.00	-\$13.30	\$0.00	-\$335.30

Narrative Information

Legal Insight Inquiry Case Invoice Detail 5044600 .. RONALD LOURIE 30260 .. PS: INTERNET CARD

5044600 .. RONALD LOURIE 30250 .. P: INTERNET CARD

Basic Information

Invoice

763038

200104

Bill To

RONALD LOURIE

Date

Period

04/11/2001

Contact

Balance \$0.00

Current

Summary Information

<u>Type</u>	<u>Billed</u>	Receipts	<u>Advance</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
Fees	\$650.00	\$650.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Advance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$650.00	\$650.00	\$0.00	\$0.00	\$0.00	\$0.00

Activity Information

Ref	<u>Date</u>	<u>Attorne</u>	y Activity	Hrs/Units	Rate	<u>Amount</u>	Orig Hrs	Orig Amount
1	03/08/2001	DAR	LSR	1.40	130.00	182.00	1.40	182.00
	Comment	Review of	disclosure de	ocument, resear	ch credit card	transactions.		
2	03/09/2001	DAR	LSR	3.60	130.00	468.00	3.60	468.00
	Comment	Continue of invent		disclosure mate	rial and backg	round material,	begin draftin	g background

InvoiceToDate Allocations

<u>Attorney</u>	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	5.00	\$650.00	-\$650.00	\$0.00	\$0.00	\$0.00

MonthToDate Allocations

<u>Attorney</u>	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Ledger Information

<u>Date</u>	Reference	<u>Batch</u>	<u>Type</u>	<u>Fees</u>	Cost Adv	Cost Inc	<u>Total</u>
04/25/2001	1481	11528*71	Cash Receipt	-\$650.00		\$0.00	-\$650.00

Narrative Information

5044600 .. RONALD LOURIE 30250 .. P: INTERNET CARD

Basic Information

Invoice

Period

765268

Bill To

RONALD LOURIE

Date

05/07/2001 200105

Contact

Balance

\$0.00

Current

Summary Information

<u>Type</u>	Billed	Receipts	<u>Advance</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
Fees	\$754.00	\$754.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Advance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$754.00	\$754.00	\$0.00	\$0.00	\$0.00	\$0.00

Activity Information

Ref	<u>Date</u>	Attorney Acti	vity Hrs/Units	<u>Rate</u>	<u>Amount</u>	Orig Hrs	Orig Amount
3	04/18/2001	DAR LSF	0.50	130.00	65.00	0.50	65.00
	Comment	Continued draf	ting of patent appli	cation.			
4	04/26/2001	DAR LSF	3.30	130.00	429.00	3.30	429.00
	Comment	Continued rese	earch and drafting	of patent applic	ation, backgroun	d of invention	•
5	04/27/2001	DAR LSR	2.00	130.00	260.00	2.00	260.00
	Comment	Continued pate	ent drafting.				

InvoiceToDate Allocations

Attorney	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	5.80	\$754.00	-\$754.00	\$0.00	\$0.00	\$0.00

MonthToDate Allocations

Attorney	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Ledger Information

<u>Date</u>	Reference	Batch	Type	<u>Fees</u>	Cost Adv	Cost Inc	<u>Total</u>
06/13/2001	1411	11810*53	Cash Receipt	-\$754.00		\$0.00	-\$754.00

Narrative Information

5044600 .. RONALD LOURIE 30250 .. P: INTERNET CARD

Basic Information

Invoice

768743

Bill To

RONALD LOURIE

Date Period

06/18/2001 200106 Contact Balance

: • \$0.00

Current

Summary Information

Type	<u>Billed</u>	Receipts	<u>Advance</u>	WriteOff	<u>Adjust</u>	Total
Fees	\$416.00	\$416.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Advance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00
Total	\$416.00	\$416.00	\$0.00	\$0.00	\$0.00	φυ.υυ

Activity Information

Ref	<u>Date</u>	Attorne	y Activity	Hrs/Units	<u>Rate</u>	<u>Amount</u>	<u>Orig Hrs</u>	Orig Amount
6	05/09/2001	DAR	LSR	2.00	130.00	260.00	2.00	260.00
	Comment	Continu inventio	•	afting, namely b	ackground of in	nvention and de	tailed descrip	otion of
7	05/10/2001	DAR	LSR	1.20	130.00	156.00	1.20	156.00
	Comment	Continu	ed drafting o	f detailed descri	iption of invent	ion.		

InvoiceToDate Allocations

<u>Attorney</u>	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	3.20	\$416.00	-\$416.00	\$0.00	\$0.00	\$0.00

MonthToDate Allocations

Attorney	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Ledger Information

<u>Date</u>	Reference	Batch Type	<u>Fees</u>	Cost Adv	Cost Inc	<u>Total</u>
07/31/2001	1441	12127*13(Cash Receipt	-\$416.00		\$0.00	-\$416.00

Narrative Information

5044600 .. RONALD LOURIE 30250 .. P: INTERNET CARD

Basic Information

Invoice

770298

200107

Bill To

RONALD LOURIE

Date Period 07/09/2001

Contact

Balance \$0.00 Current

Summary Information

<u>Type</u>	Billed	Receipts	<u>Advance</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
Fees	\$936.00	\$936.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost Advance	\$12.25	\$12.25	\$0.00	\$0.00	\$0.00	\$0.00
Cost Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Late Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$948.25	\$948.25	\$0.00	\$0.00	\$0.00	\$0.00

Activity Information

Ref	<u>Date</u>	Attorney Activity	Hrs/Units	<u>Rate</u>	<u>Amount</u>	Orig Hrs	Orig Amount
8	06/07/2001	DAR LSR	5.80	130.00	754.00	5.80	754.00
	Comment	Complete draft of pa Lourie for comments		and drawings,	review and rev	ise same, for	ward to Ron
9	06/08/2001	DAR LSR	0.20	130.00	26.00	0.20	26.00
	Comment	Phone conference.					
10	06/15/2001	DAR LSR	1.20	130.00	156.00	1.20	156.00
	Comment	Revise application a application.	nd forward to Re	on Lourie for co	omments, prepa	are drawings	and file
11	06/20/2001	POS			12.25		12.25
	Comment	EXPRESS MAIL PC	STAGE ON 6-1	9-2001.			•

InvoiceToDate Allocations

<u>Attorney</u>	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	7.20	\$936.00	-\$936.00	\$0.00	\$0.00	\$0.00

MonthToDate Allocations

Attorney	Billed Time	Billed Fees	<u>Paid</u>	<u>WriteOff</u>	<u>Adjust</u>	<u>Total</u>
ROSENBERG, DAN	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Ledger Information

<u>Date</u>	Reference	<u>Batch</u>	<u>Type</u>	<u>Fees</u>	Cost Adv	Cost Inc	Total
11/20/2001	2001	12852*23	Cash Receipt	-\$936.00	-\$12.25	\$0.00	-\$948.25

Narrative Information

Legal Insight Inquiry Case Invoice Detail 5044600 .. RONALD LOURIE 30250 .. P: INTERNET CARD